

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARTIN E. STEELE, SR.

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:18-22897

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2023

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/23/2018 and confirmed on 8/27/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                                  |          |                  |
|----------------------------------|----------|------------------|
| Total Receipts                   |          | 81,622.17        |
| Less Refunds to Debtor           | 3,349.58 |                  |
| <b>TOTAL AMOUNT OF PLAN FUND</b> |          | <b>78,272.59</b> |

|                                    |          |                 |
|------------------------------------|----------|-----------------|
| Administrative Fees                |          |                 |
| Filing Fee                         | 0.00     |                 |
| Notice Fee                         | 0.00     |                 |
| Attorney Fee                       | 4,000.00 |                 |
| Trustee Fee                        | 3,730.96 |                 |
| Court Ordered Automotive Insurance | 0.00     |                 |
| <b>TOTAL ADMINISTRATIVE FEES</b>   |          | <b>7,730.96</b> |

| Creditor Type | Creditor Name                   | Claim Amount | Prin Paid | Int Paid | Total Paid       |
|---------------|---------------------------------|--------------|-----------|----------|------------------|
| Secured       |                                 |              |           |          |                  |
|               | PHFA/HEMAP<br>Acct: 9686        | 0.00         | 46,247.30 | 0.00     | 46,247.30        |
|               | PHFA/HEMAP<br>Acct: 9686        | 16,497.78    | 16,497.78 | 0.00     | 16,497.78        |
|               | ALLY FINANCIAL(*)<br>Acct: 0668 | 5,200.14     | 5,200.14  | 344.04   | 5,544.18         |
|               | PHFA(*)<br>Acct:                | 0.00         | 0.00      | 0.00     | 0.00             |
|               |                                 |              |           |          | <b>68,289.26</b> |

|          |                                    |          |          |      |      |
|----------|------------------------------------|----------|----------|------|------|
| Priority |                                    |          |          |      |      |
|          | DANIEL R WHITE ESQ<br>Acct:        | 0.00     | 0.00     | 0.00 | 0.00 |
|          | MARTIN E. STEELE, SR.<br>Acct:     | 0.00     | 0.00     | 0.00 | 0.00 |
|          | MARTIN E. STEELE, SR.<br>Acct:     | 3,349.58 | 3,349.58 | 0.00 | 0.00 |
|          | PURCELL LAW OFFICES++<br>Acct:     | 0.00     | 0.00     | 0.00 | 0.00 |
|          | JERRY PURCELL ESQ++<br>Acct:       | 0.00     | 0.00     | 0.00 | 0.00 |
|          | JERRY PURCELL ESQ++<br>Acct:       | 605.98   | 605.98   | 0.00 | 0.00 |
|          | ZEBLEY MEHALOV & WHITE PC<br>Acct: | 3,394.02 | 3,394.02 | 0.00 | 0.00 |

\*\*\*NONE\*\*\*

|           |   |          |        |      |        |
|-----------|---|----------|--------|------|--------|
| Unsecured |   |          |        |      |        |
|           | CITIZENS BANK<br>Acct: 2537                     | 0.00     | 0.00   | 0.00 | 0.00   |
|           | LVNV FUNDING LLC, ASSIGNEE<br>Acct: 3206        | 1,715.04 | 147.12 | 0.00 | 147.12 |
|           | PREMIER BANKCARD LLC; JEFFERSON C<br>Acct: 9445 | 758.21   | 65.04  | 0.00 | 65.04  |
|           | PRAAG FUNDING LLC                               | 0.00     | 0.00   | 0.00 | 0.00   |

18-22897

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| Creditor Type           | Creditor Name                                | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------|--|--------------|-----------|----------|------------|
| Unsecured               |  |              |           |          |            |
|                         | Acct: 0942                                   |              |           |          |            |
|                         | CACH LLC-ASSIGNEE                            | 8,839.99     | 758.29    | 0.00     | 758.29     |
|                         | Acct: 6904                                   |              |           |          |            |
|                         | SYNCHRONY BANK                               | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 0942                                   |              |           |          |            |
|                         | SYNCHRONY BANK                               | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 9957                                   |              |           |          |            |
|                         | SYNCHRONY BANK                               | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 7762                                   |              |           |          |            |
|                         | PINNACLE CREDIT SERVICES LLC - ASSIGNEE      | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 0001                                   |              |           |          |            |
|                         | WEBBANK-FINGERHUT                            | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 7754                                   |              |           |          |            |
|                         | ALLY FINANCIAL(*)                            | 8,562.67     | 734.51    | 0.00     | 734.51     |
|                         | Acct: 0668                                   |              |           |          |            |
|                         | PEOPLES NATURAL GAS CO LLC*                  | 1,415.35     | 121.41    | 0.00     | 121.41     |
|                         | Acct: 6265                                   |              |           |          |            |
|                         | CACH LLC                                     | 4,966.14     | 426.00    | 0.00     | 426.00     |
|                         | Acct: 1374                                   |              |           |          |            |
|                         | CACH LLC-ASSIGNEE                            | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 1584                                   |              |           |          |            |
|                         | SYNCHRONY BANK                               | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 0942                                   |              |           |          |            |
|                         | BRIAN C NICHOLAS ESQ                         | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:  |              |           |          |            |
|                         | AIS PORTFOLIO SERVICES (AMERICAN INVESTMENT) | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:  |              |           |          |            |
|                         |  |              |           |          | 2,252.37   |
| TOTAL PAID TO CREDITORS |  |              |           |          |            |
|                         |  |              |           |          | 70,541.63  |
| TOTAL CLAIMED           |  |              |           |          |            |
| PRIORITY                | 0.00   |              |           |          |            |
| SECURED                 | 21,697.92                                    |              |           |          |            |
| UNSECURED               | 26,257.40                                    |              |           |          |            |

Date: 08/25/2023

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeef@chapter13trusteewdp.com

IN RE:

MARTIN E. STEELE, SR.

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:18-22897

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

## Certificate of Notice Page 5 of 7

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Martin E. Steele, Sr.

Debtor

Case No. 18-22897-GLT

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 27

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db<br>14884961  | + Martin E. Steele, Sr., 817 West Newton Road, Greensburg, PA 15601-2859<br>+ Pennsylvania Housing Finance Agency, c/o Vitti Law Group, 333 Allegheny Avenue, Suite 303, Oakmont, PA 15139-2072 |

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b>  | <b>Notice Type: Email Address</b>   | <b>Date/Time</b>   | <b>Recipient Name and Address</b>  |
|--|---|--|--|
| cr<br>cr<br>cr<br>cr<br>14884954<br>14886603<br>14911739<br>14921352<br>14920732<br>14884955<br>14884956<br>14884957<br>14884958 | + Email/PDF: acg.acg.ebn@aisinfo.com<br>+ Email/PDF: resurgentbknotifications@resurgent.com<br>+ Email/Text: ebnpeoples@grblaw.com<br>+ Email/PDF: resurgentbknotifications@resurgent.com<br>+ Email/Text: ally@ebn.phinsolutions.com<br>Email/Text: ally@ebn.phinsolutions.com<br>Email/PDF: resurgentbknotifications@resurgent.com<br>Email/PDF: resurgentbknotifications@resurgent.com<br>Email/PDF: resurgentbknotifications@resurgent.com<br>Email/Text: Bankruptcy.RI@Citizensbank.com<br>+ Email/PDF: resurgentbknotifications@resurgent.com<br>+ Email/PDF: ais.fpc.ebn@aisinfo.com<br>+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 28 2023 23:40:37<br>Aug 28 2023 23:40:58<br>Aug 28 2023 23:36:00<br>Aug 28 2023 23:40:41<br>Aug 28 2023 23:36:00<br>Aug 28 2023 23:36:00<br>Aug 29 2023 00:03:05<br>Aug 28 2023 23:41:03<br>Aug 28 2023 23:40:43<br>Aug 28 2023 23:36:00<br>Aug 28 2023 23:41:45<br>Aug 28 2023 23:40:37<br>Aug 28 2023 23:41:36 | Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901<br>CACH, LLC its successors and assigns as assignee of, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587<br>Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828<br>Pinnacle Credit Services, LLC its successors and a, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603, UNITED STATES 29603-0587<br>Ally, Payment Processing Center, P.O. Box 9001951, Louisville, KY 40290-1951<br>Ally Financial, PO Box 130424, Roseville MN 55113-0004<br>CACH, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675<br>CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587<br>CACH, LLC its successors and assigns as assignee, of One Main Financial Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587<br>Citizens Bank, 1 Citizens Drive, Riverside, RI 02915<br>Credit One Bank, c/o LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497<br>First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868<br>GE Capital Retail Bank, c/o Portfolio Recovery Assoc, 120 Corporate Blvd., Norfolk, VA 23502-4952 |

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 27

|          |   |                      |  |
|----------|---|----------------------|--|
| 14906117 | Email/PDF: resurgentbknotifications@resurgent.com   | Aug 28 2023 23:40:38 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                    |
| 14884959 | + Email/PDF: cbp@omf.com                            | Aug 28 2023 23:40:54 | One Main Financial, 312 Unity Plaza, Latrobe, PA 15650-3490  |
| 14885866 | + Email/PDF: rmscidi@recoverycorp.com               | Aug 29 2023 00:01:51 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 14884960 | + Email/Text: blegal@phfa.org                       | Aug 28 2023 23:38:00 | Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406   |
| 14905905 | + Email/Text: ebnpeoples@grblaw.com                 | Aug 28 2023 23:36:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828   |
| 14920765 | Email/PDF: resurgentbknotifications@resurgent.com   | Aug 28 2023 23:40:38 | Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14912149 | + Email/Text: JCAP_BNC_Notices@jcap.com             | Aug 28 2023 23:38:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  |
| 14884962 | + Email/PDF: ais.sync.ebn@aisinfo.com               | Aug 28 2023 23:41:27 | SYNB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024  |
| 14884963 | + Email/PDF: ais.sync.ebn@aisinfo.com               | Aug 28 2023 23:41:27 | SYNCB/JCPENNEY, P.O. Box 965007, Orlando, FL 32896-5007  |
| 14884964 | + Email/PDF: ais.sync.ebn@aisinfo.com               | Aug 28 2023 23:41:27 | Synchrony Bank/JCP, P. O. Box 965007, Orlando, FL 32896-5007   |
| 14884965 | + Email/PDF: resurgentbknotifications@resurgent.com | Aug 29 2023 00:02:36 | Verizon Wireless, c/o Pinnacle LLC/Resurgent, P.O. Box 10497, Greenville, SC 29603-0497  |
| 14884966 | + Email/Text: bnc-bluestem@quantum3group.com        | Aug 28 2023 23:39:00 | Webank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  |

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                  |
| cr       | *+            | Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:**

| <b>Name</b>                         | <b>Email Address</b>  |
|-------------------------------------|---|
| Brian Nicholas                      | on behalf of Creditor Pennsylvania Housing Finance Agency bnicholas@kmllawgroup.com   |
| Daniel R. White                     | on behalf of Debtor Martin E. Steele Sr. lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com  |
| Leon P. Haller                      | on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com<br>khouzman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com |
| Lois M. Vitti                       | on behalf of Creditor Pennsylvania Housing Finance Agency nicole@vittilaw.com loismvitti@vittilaw.com   |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |
| Ronda J. Winnecour                  | cmeccf@chapter13trusteewdpa.com   |
| S. James Wallace                    | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com                                       |

TOTAL: 7